

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Christopher Eric Johnson
Rachal Jean Johnson

ORDER

Debtors

Chapter 13, Case No. 12-42907

This case is before the court on the motion of U.S. Bank National Association (Movant) for relief from the automatic stay. Pursuant to the agreement of the parties, the debtor is delinquent for the months of November 28, 2015 and December 28, 2015 at \$1,812.00 each month less a suspense of \$.20 for a total of \$3,623.80. Further, pursuant to the agreement of the parties,

IT IS ORDERED:

The motion is denied.

1. The debtors agree to pay to U.S. Bank National Association, its successors or assigns, the sum of \$1,812.00 by certified check or money order made payable to U.S. Bank National Association on or before January 21, 2016. The Debtors agree to send the payment to the office of Usset, Weingarden & Liebo P.L.L.P. at 4500 Park Glen Road, Suite 300, St. Louis Park, MN 55416.

2. The remaining balance of \$1,811.80 shall be paid by certified check or money order, by the debtors, directly to U.S. Bank National Association as follows: five payments of \$301.96 beginning February 15, 2016 to June 15, 2016 and one payment of \$302.00 on or before July 15, 2016.

- a. The sum of \$301.96 on or before February 15, 2016;
- b. The sum of \$301.96 on or before March 15, 2016;

- c. The sum of \$301.96 on or before April 15, 2016;
- d. The sum of \$301.96 on or before May 15, 2016;
- e. The sum of \$301.96 on or before June 15, 2016;
- f. The sum of \$302.00 on or before July 15, 2016.

3. The debtors shall pay their regular monthly post-petition mortgage payment to U.S. Bank National Association, its successors or assigns on the first day of the month, commencing January 28, 2016, and continuing each month thereafter.

4. In the event that the debtors fail to make any of the above payments as and when due, the attorney for the movant, its successors or assigns may serve a notice upon the debtor, by first class mail, alleging the debtors failure to pay said payment. Unless the debtors cure the default within 7 days after service of said notice, the movant may file an Affidavit of Default with the court and shall be entitled to ex parte relief from the automatic stay.

5. If a default letter becomes necessary, the debtors may be charged \$50.00 to be paid together with the default payment and late charge. The debtors shall tender the total amount due in the form of a cashier's check or money order made payable to creditor and a separate check payable to the movant's law firm for the \$50.00 attorney fee.

Notwithstanding Federal Rule of Bankruptcy Procedure 4001(a)(3), this order is effective immediately.

Dated: January 21, 2016.

/e/ Michael E. Ridgway

United States Bankruptcy Judge

NOTICE OF ELECTRONIC ENTRY AND FILING ORDER OR JUDGMENT Filed and Docket Entry made on 01/21/2016 Lori Vosejka, Clerk, by MJS

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Minnesota

In re:
 Christopher Eric Johnson
 Rachal Jean Johnson
 Debtors

Case No. 12-42907-MER
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0864-4

User: michaels
 Form ID: pdfill1

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Jan 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2016.

db/jdb	+Christopher Eric Johnson, Rachal Jean Johnson, 6900 - 148th Lane, Ramsey, MN 55303-4689
intp	+FORD MOTOR CREDIT COMPANY LLC, C/O STEWART ZLIMEN & JUNGERS LTD.,
	2277 HIGHWAY 36 WEST STE 100, ROSEVILLE, MN 55113-3896
intp	+U.S. Bank National Association, 4500 Park Glen Road, Suite 300,
	St. Louis Park, MN 55416-4891

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/Text: bncmail@w-legal.com Jan 21 2016 21:55:42 Oak Harbor Capital VI, LLC,
	c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr	+E-mail/Text: bnc@bass-associates.com Jan 21 2016 21:55:13 eCAST Settlement Corporation,
	c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
	TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	U.S. Bank National Association ND
cr*	+U.S. Bank National Association, 4500 Park Glen Road, Suite 300,
	St. Louis Park, MN 55416-4891

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2016 at the address(es) listed below:

Bradley J. Halberstadt	on behalf of Interested Party	FORD MOTOR CREDIT COMPANY LLC
bankruptcy@szjlaw.com		
Craig W. Andresen	on behalf of Debtor 1 Christopher Eric Johnson	craig@cwalaw.com,
erica@cwalaw.com;admin@cwalaw.com		
Craig W. Andresen	on behalf of Debtor 2 Rachal Jean Johnson	craig@cwalaw.com,
erica@cwalaw.com;admin@cwalaw.com		
Gregory A Burrell	on behalf of Trustee Gregory A Burrell	cmecfjzkmn@chl3mn.com
Gregory A Burrell cmecfjzkmn@chl3mn.com		
Jessica L. Blanner	on behalf of Interested Party	U.S. Bank National Association
jessica@uwllaw.com, alysa@uwllaw.com;maria@uwllaw.com;jenni@uwllaw.com;kevin@uwllaw.com		
Jessica L. Blanner	on behalf of Creditor	U.S. Bank National Association jessica@uwllaw.com,
alya@uwllaw.com;maria@uwllaw.com;jenni@uwllaw.com;kevin@uwllaw.com		
Kenneth J Johnson	on behalf of Creditor	U.S. Bank National Association ND
ken@johnsonblumberg.com, bkecfnotices@johnsonblumberg.com		
US Trustee ustpreion12.mn.ecf@usdoj.gov		

TOTAL: 9